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Calif. Commission of Immigration and Housing

A report on housing shortage

Sacramento

1923

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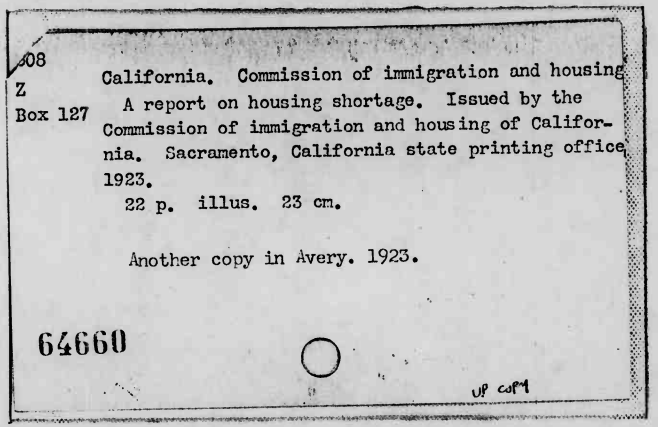

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California. Commission of immigration and housing
A report on housing shortage. Issued by the Commission of immigration and housing of California. Sacramento, California state printing office 1923.
22 p. illus. 23 cm.

Another copy in Avery. 1923.

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TECHNICAL MICROFORM DATA

FILM SIZE: 35mm REDUCTION RATIO: 10:1 IMAGE PLACEMENT: IA (IIA) IB IIB

DATE FILMED: 7/8/97 INITIALS: AP

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A REPORT

ON

HOUSING SHORTAGE

Issued by the
Commission of Immigration and Housing of California

CALIFORNIA STATE PRINTING OFFICE
FRANK J. SMITH, Superintendent
SACRAMENTO, 1923

25290

PERSONNEL OF THE COMMISSION OF IMMIGRATION AND HOUSING OF CALIFORNIA.

COMMISSIONERS.

SIMON J. LUBIN, *President*----------Sacramento
MOST REV. E. J. HANNA, D.D., *Vice President*----------San Francisco
J. H. McBRIDE, M.D. ----------Pasadena
PAUL SCHARRENBERG, *Secretary* ----------San Francisco
R. W. KEARNEY, *Attorney and Executive Officer.*

OFFICES OF THE COMMISSION.

MAIN OFFICE:

Underwood Building, 525 Market Street, San Francisco.

BRANCH OFFICES:

Los Angeles—
923 Pacific Finance Building.

Sacramento—
213 California Fruit Building.

Fresno—
227 Rowell Building.

Stockton—
City Council Chamber.

Bakersfield—
Room 7, City Hall.

San Jose—
227 Bank of Italy Building.

LETTER OF TRANSMITTAL

Office of the

COMMISSION OF IMMIGRATION AND HOUSING OF CALIFORNIA

UNDERWOOD BUILDING.

SAN FRANCISCO, March 28, 1923.

To His Excellency, FRIEND W. RICHARDSON,
Governor of California, and to the Legislators.

GENTLEMEN:

In compliance with Chapter 142 of the Statutes of California, 1921, we have the honor to submit herewith a report on Housing Shortage, a proposed bill to assist working men to acquire and build homes with the assistance of the state and other recommendations.

Respectfully submitted.

SIMON J. LUBIN,
EDWARD J. HANNA,
PAUL SCHARRENBERG,
J. H. McBRIDE,
Commissioners.

REPORT OF CONGESTION SURVEY

MADE BY THE

STATE COMMISSION OF IMMIGRATION AND HOUSING

November, 1922—January, 1923.

PURPOSE.

The housing shortage which gripped the whole world during and after the war was as severely felt in the State of California, in both its urban and rural sections, as in the eastern centers of the United States, where many palliative measures had been adopted by the Federal Government—industrial corporations, housing associations, etc. During 1919-20 the crisis came for California, and industrial and social bodies saw the necessity for action. Among them the Commission of Immigration and Housing was attempting to determine the extent and nature of the housing shortage, and to lend assistance in every possible way to municipalities and associations interested in constructive housing plans.

An investigation was made of conditions throughout the state by a study of building statistics and questionnaires sent to local civic and social bodies, chambers of commerce, etc., which indicated the unexpectedly large proportions of the housing shortage.

The cry for more homes became ever louder and more insistent. Every conceivable means of shelter was utilized, as congestion in the cities and smaller towns became almost unbelievable. The menace of the unregulated "community camp" and "auto camp," as used for permanent residences, sprang up and in their train came the numerous insanitary features almost inevitable in such settlements—the open cesspool, and the privy vault with its resultant diseases. Three and four, and often more, families occupied the same house, which many times could not be called more than a shack. The Commission was continually called on for help and advice.

A close study of the experiences of other countries and governments convinced the Commission that private enterprise and municipal projects, while the most logical agencies to handle the construction of homes, were inadequate for the present crisis. Upon the basis of its investigations, a law was drafted and introduced into the 1921 Legislature, providing for state aid to home builders. The bill in its original form did not pass the Legislature, but a resolution was passed directing the Commission of Immigration and Housing to make a further and more specialized survey, and report as to the practicability of the state's assisting workingmen to acquire and build homes. The report as herewith submitted indicates the methods used, the results found, and the recommendations made by the Commission on the basis of these results.

GENERAL PROGRAM.

In order to determine the necessity of the state's extending financial assistance to home builders, it was necessary to know the general housing conditions throughout the state and the number of new homes required. It was at first thought that the building reports of cities of California would show the extent of new building, but while these reports have been of assistance in acquiring a general knowledge of the situation, they do not furnish accurate statistical data on which to base any conclusions because: no two cities keep reports in the same form or detail and in many reports it is impossible to segregate the amounts spent for the construction of dwellings from the sums spent for garages, theaters, churches, etc. Again, very few cities distinguish between new and converted buildings, and this is of importance in any survey of housing conditions.

It was finally decided that to secure an accurate knowledge of the general housing situation existing in California it would be necessary to make a house to house survey in representative cities throughout the state, and that, since the building situation has been changing rapidly from month to month, it would be best, in order to present the latest information to the Legislature, to delay making such a survey as long as possible. Accordingly, in November, 1922, the Commission's inspectors began a survey to determine whether or not a housing shortage existed and does exist in California, whether or not people are able to secure decent homes for prices which they can afford to pay, and whether general housing conditions are satisfactory. San Francisco, Oakland, Sacramento, San Jose, Los Angeles, Hayward, Venice, Watts, Long Beach, and Fresno were chosen as the cities in which the survey was to be made. The total population of these cities comprises 45 per cent of the total population of the state, and their living and industrial conditions represent very fairly conditions existing throughout California. After consultation with the building and housing departments of these cities a number of representative blocks in different sections of each city were selected for inspection. In designating the sections of each city where inspections were to be made the Commission attempted to include not only quarters where the worst housing conditions may be found, but those sections inhabited by the average skilled manual laborer and clerical employe, earning from $100 to $180 a month. For instance, in San Francisco, inspections were made of three square blocks in each of the following districts: Telegraph Hill, Bernal Heights, Rincon Hill, Richmond District, Hayes Valley, Latin Quarter on Broadway near Columbus avenue, and of two square blocks in the Mission District. Similar sections were chosen in the other cities.

Real estate offices were visited to secure data on housing and available houses for rent or sale; but these, like the real estate classified advertisements were found more optimistic than reliable. The daily papers contain what would appear to be an almost unlimited number of houses and rooms "To Rent at Reasonable Rents." Upon following up these advertisements the inspectors found that the majority of the houses and apartments advertised were costly, inaccessible, and frequently insanitary.

Advertisements were inserted in the daily newspapers having the largest circulation in Los Angeles and Fresno, as follows:

Wanted to Rent—Five or six rooms with bath. $25 to $35 a month.

In Fresno no replies whatsoever were received, although the advertisement ran for six days. In Los Angeles where the advertisement ran for the same length of time, only four replies were received. Upon inspection of the houses offered, the Commission's inspectors found them to be insanitary, in poor repair, with falling plaster, leaking roofs, or unsafe porches.

THE SURVEY.

The Form. In securing data for the report the following form was used:

City_____ Street_____ No._____ Date_____
H.____ T.____ D.____ No. of Rooms_____No. of Apts._____
Rent Paid_____ Is occupant owner_____
Sanitation and Repair _____
Adeq. Baths_____ Adeq. Toilets_____

SLEEPING ROOMS

Number	Adequate Area	Adequate Window Area	Occupants Adults	Occupants Under 12
Unfit sleeping places			Lodgers	

Do windows open on adequate areas?_____
Sickness during year_____ Infant_____ Adult_____
Deaths during year_____ Infant_____ Adult_____
If unoccupied state cause if possible, i.e., bad repair, high rental, etc._____
_____
Overcrowded_____ Tenant wish own home_____
Remarks _____
_____

_____
Inspector.

Ratings. In arriving at the ratings "good," "bad," "fair," the general standard of good housing as set by the state housing laws was used.

Also, in determining adequate window areas, open spaces, room sizes, adequate number of toilets, and whether or not a house be considered overcrowded, the provisions of the state housing laws covering these subjects were used as standards.

The state housing law does not require a bathroom to be installed in every dwelling, but the necessity for proper bathing facilities is so widely recognized that the Commission felt justified in setting an arbitrary standard for dwellings requiring at least one bathroom to a dwelling before the sanitary facilities could be considered adequate.

The tenants of each house, apartment house, and hotel were questioned as to their desire to own their own homes, and the answers recorded accordingly, together with any explanations made as to the reasons for the replies. The purpose of the survey and the possibility of state aid to home builders was explained to each household visited. The responses met with were as shown in a later portion of this report. Not only were most of the people interested and responsive but they showed a surprising readiness to take advantage of any plan whereby they might acquire decent homes upon payment of a small initial sum.

Unfit sleeping places were determined under the provisions of the state housing laws prohibiting sleeping and cooking in the same room, cellar living, or sleeping and living in damp, unventilated, and insanitary places.

Church which has been converted into a two-family dwelling.

Rooming house. No baths.

GENERAL CONDITIONS THROUGHOUT THE STATE.

None of the northern cities visited by the Commission's inspectors have the bad housing conditions to be found in the south where the growth of cities has been more rapid, and where, as a result, good housing has not been able to keep pace with the increasing population. Yet even in the north, along the outskirts of the larger cities is to be found the most threatening condition existing in California—the rapid growth and spread of acres of shack houses, erected as temporary shelters, passed on from one settler to another, constantly deteriorating, and constructed without the minimum regard for sanitary necessities.

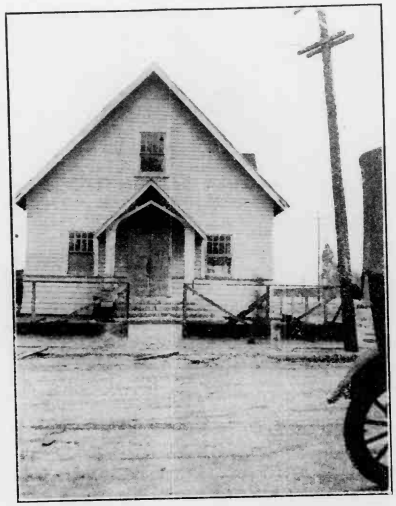
For example, a large commercial company in a northern city advertises lots of land for sale on small monthly payments and offers to supply lumber to purchasers without cost for the construction of houses. A number of people have already taken advantage of this offer, and when the houses constructed were visited by our inspector he found them to be flimsy affairs, without adequate protection against rain, sun, and wind. The free lumber offered by the company meant lumber only to the amount of $50, but this was eagerly accepted by people and used to build temporary lodgings until better accommodations could be secured. It is hardly necessary to add that these dwelling had no proper sanitary equipment.

This situation exists in both the southern and northern parts of the state, except that it is worse in the south in proportion to the greater number of tourists there. The problem in this phase is not one of providing homes for the abjectly poor. Perhaps the majority of people living in auto camps, in community camps, and under conditions similar to those outlined in the preceding paragraph, have incomes ranging from $100 to $130 per month. Many of them are tourists from the north and middle west, seeking the opportunity for investing their savings on a small scale, in California. With them business must come first and home afterward. They might be glad to own a home but have little money with which to make the initial payment, and are ready victims of the man who offers them a shelter for a small sum down and small monthly payments, regardless of the sanitation and stability afforded.

In none of the northern cities did inspectors find conditions paralleling in extent those in Los Angeles and along the tract of land owned by a transportation company on the Los Angeles Harbor. In one house, containing two small rooms, inadequately lighted and ventilated, without a bathroom, and renting for $40 a month, eight people were housed. This, despite the untiring and efficient efforts of the Los Angeles Housing Department in the past years in cleaning up bad housing conditions in Los Angeles.

In the tract of land owned by the above mentioned transportation company, land is rented to people for $5 a month and they erect their own houses—of lumber, of boards and canvas, or whatever material may come most conveniently to hand, and which will provide some sort of shelter. Since the company will rent land only on monthly terms and will not give a lease for a longer period, no one wants to take the risk of making any improvements on the property, and as a consequence there exists a constantly and rapidly increasing shack area. As many as 37 families use one toilet, and in the entire area there are no bathtubs.

INTENTIONAL SECOND EXPOSURE



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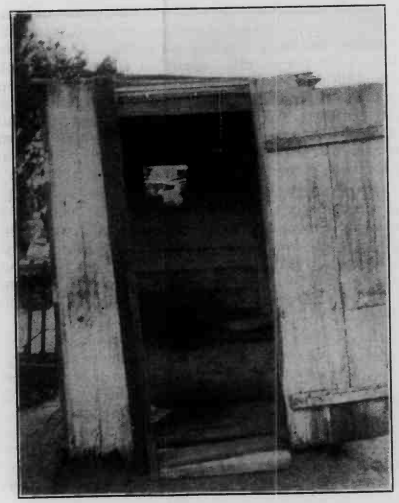
Row of one-room houses. Two to seven people in each house. All use one toilet. No baths.



A similar condition exists on the opposite side of Harvard Boulevard, where the land is owned by a real estate company and rented on about the same terms—$5 a month for the land. The houses here are all built of wood and canvas, housing from five to seven people apiece. The Los Angeles Housing Department has succeeded in having at least one toilet installed for every two families but the insecurity of their tenure on the land prevents anyone from attending to necessary improvements and upkeep on these toilets. A picture of a privy toilet used by a number of families in this section is shown on page 10.

In one district in Los Angeles where rents range from $25 to $40 a month a family of seven people is living in two rooms formerly inhabited by a tubercular patient and four members of this family have tuberculosis.

Houses of wood and canvas.

In this connection it is well to note the difficulty experienced by the inspectors in securing statistics regarding sickness and death. In one street in Los Angeles where the inspectors visited every house for six blocks, statements given by the inhabitants showed an entire lack of illness, the children, according to their parents, not even having suffered with colds. A visit to the public health center, however, disclosed the fact that in the six blocks visited, only four families were free from tuberculosis, and one house on the street had four patients. This, together with the fact, discovered in the course of the survey, that many families had lived in the houses occupied only a short time, or had only recently moved to California, led the Commission to discard all statistical data relative to sickness and death as unreliable.

No uniformity or consistency in rents could be discovered either in northern or southern California. Rents for three-room houses in sections of Los Angeles inhabited by the very poor, the skilled, and unskilled wage earners, varied in each district from $7 to $35 a month.

INTENTIONAL SECOND EXPOSURE

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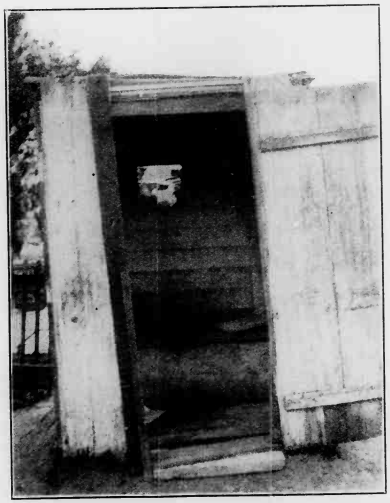

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Rear yard condition in congested area.

Another rear yard.

In general, houses in the Mexican quarter of the city rented for more than similar houses in other sections of Los Angeles.

The Commission's inspectors met with an eager interest and when their mission was explained they found ready audiences. In the southern part of the state there is a particular interest shown in plans for home owning. The influx of visitors from the east, the real estate men's advertising and rosy promises, together with the great natural wealth spread out before them, conspire to make this true. The great difficulty lies in finding funds to finance the initial payments on a house fit to live in. As has been indicated on preceding pages, many people are

Three families in one house of two rooms.

willing to construct tenthouses and shacks as temporary abodes until they can afford to purchase the homes they desire. In itself, this might not be a bad thing if it were not for the evils to which it so easily leads. Very often, the money to build the new houses will not be forthcoming and, in the meantime, the family will have become accustomed to intolerable conditions which grow steadily worse as the never too well built shack deteriorates. The problem in Los Angeles and all of southern California is to take care of the people who are steadily pouring into this state, and to take care of them in such a manner that it will not be necessary to continue the construction of the hundreds of small, unfit, and insanitary shacks which have already appeared over large areas of the southland, and which are beginning to invade the north.

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THE IMPORTANCE OF HOUSING.

The subject of housing can not be too much emphasized in the importance of its relation to the public health. It is a source of continued surprise to those who understand the subject that the home, the fundamental basis of our entire economic, political, and social structure, should not receive more universal consideration.

With due respect to its importance, the attention paid to conditions in factories and other places of work is entirely out of proportion in consideration of the relative time spent in the home and the factory, and the fact that children spend the most formative period of their lives in the home.

In the survey just completed it was found that 36.2 per cent of the population surveyed were children. It is estimated[1] that one-third of them spend all of their time in and around the house. The remaining two-thirds are school children who spend two-fifths of their time in the house. In each house there is a housewife or housekeeper, forming a total of approximately 31.99 per cent of the population and spending five-sixths of her time in the house. The husbands, or about 31.99 per cent of the population, spend at least one-third of their time in the house.

The relationship between public welfare and good housing is so close and is today so well recognized that it is unnecessary to go into this phase in detail here, nor would it be desirable to do so within the limits of a report of this nature. Nevertheless, it may be of interest to quote from some specialists in public health.

Dr. Ray Lyman Wilbur of Stanford University puts food and housing as the two first essentials to public health.[2]

"'At the second annual meeting of the American Association for the Study and Prevention of Infant Mortality (1911) not only was a special session devoted to housing, but at the meeting of that section a resolution was passed in which, after referring to the fact that 'bad housing conditions more directly and seriously affect the welfare of the mother and infant than any other classes in the community' it was resolved, 'That the Section on Housing of the American Association for Study and Prevention of Infant Mortality hereby recommend that every means possible be taken to enlist support for the Housing Reform Movement as vital to the purposes of this Association.' Such a resolution leaves no doubt as to what that body of people thought in regard to the relation between housing and infant mortality.

"There is one disease which is peculiarly associated with housing which calls for special mention, namely, tuberculosis. This is especially true as the association formed to eradicate this disease was the pioneer which cleared the way for nearly all the later movements for the improvement of the public health, so well brought out by Biggs and Boldnan in their article—'The Tuberculosis Campaign—Its Influence on the Methods of Public Health Work Generally' (Ninth Annual Meeting of the National Association for the Study and Prevention of Tuberculosis, (1913).

"The Sixth Annual Conference of the British National Association for the Prevention of Consumption and Other Forms of Tuberculosis

[1]Estimates taken from the Report of the Henry Phipps Institute—1915.
[2]Speech at the League of Municipalities—Stanford University, 1922.
[3]Report of the Henry Phipps Institute.

(1914) considered housing of so much importance that 'The House in Relation to Tuberculosis' was one of the three topics considered during the session. One can not do better than to quote briefly the statements of some of the speakers at that conference: 'I am sure that everyone who is interested in the campaign against tuberculosis will agree that the National Association for the Prevention of Consumption could not have selected a more useful and appropriate subject for discussion at this conference than the part which the house plays in the propagation and maintenance of this disease.' (Sir William Younger, Bart.) He

Rear shacks. Tuberculosis patients in each of these shacks. One toilet for three families.

then quotes Dr. Ditmar, Medical Inspector under the Local Government Board, who, in referring to the marked spread of consumption in the islands of the west of Scotland, says: 'The main factor is the condition of the housing.' He also quotes other witnesses as follows: 'The problem lies in the housing conditions, and nothing else'; I think the spread of phthisis is due to the houses."

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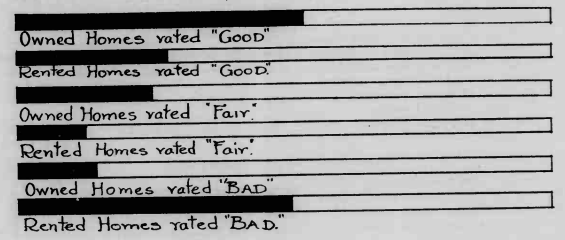
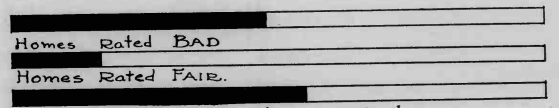
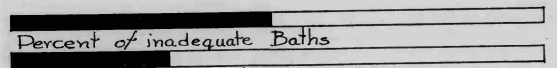
Child died from diphtheria here.

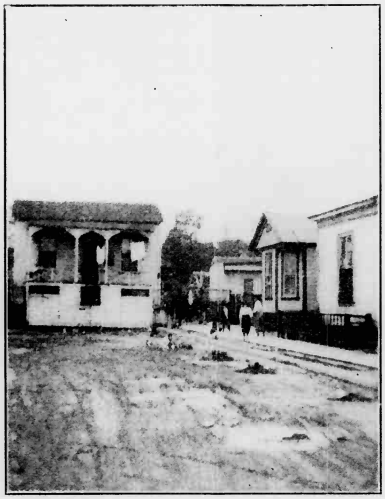
RATING IN ACCORDANCE WITH OWNERSHIP


Owned Homes rated "GOOD"
Rented Homes rated "GOOD."
Owned Homes rated "Fair."
Rented Homes rated "Fair."
Owned Homes rated "BAD"
Rented Homes rated "BAD."



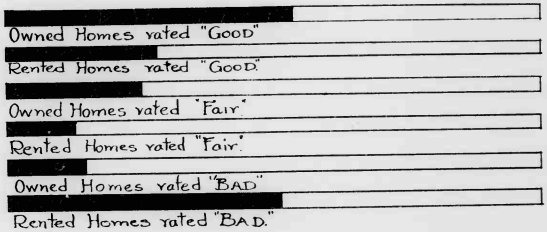


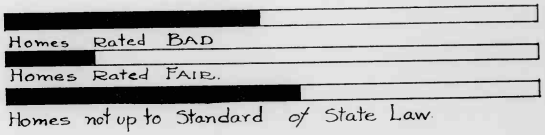
INTENTIONAL SECOND EXPOSURE

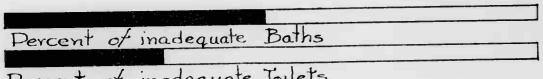


Child died from diphtheria here.

RATING IN ACCORDANCE WITH OWNERSHIP


Owned Homes rated "GOOD"
Rented Homes rated "GOOD"
Owned Homes rated "Fair"
Rented Homes rated "Fair"
Owned Homes rated "BAD"
Rented Homes rated "BAD."





Statistical Data.

TABLES.

General.

Population of inspected buildings:	
Total number of adults	6,080
Total number of children	3,446
Total number of inspections made	2,315
Number of hotels inspected	18
Number of tenements inspected	399
Number of dwellings inspected	1,898
Total number of homes (apartments, dwellings, hotels) owned	429
Total number of homes rented	1,740
Total number of homes vacant	146
Per cent of homes owned	18.5
Per cent of homes rented	75.2
Per cent of homes vacant	6.3

Ratings According to Ownership.

Per cent of homes *owned* rated "Good"*	58.3
Per cent of homes *rented* rated "Good"	29.6
Per cent of homes *owned* rated "Fair"**	25.1
Per cent of homes *rented* rated "Fair"	12.5
Per cent of homes *owned* rated "Bad"***	16.6
Per cent of homes *rented* rated "Bad"	57.9

Homes Owned.

Per cent of people who wish to own homes	84
Per cent of people who prefer to rent	0.14
No data	15.86
Per cent of those wishing to own who lack means for initial payment	17.4

Rentals.

Total rent	$36,468.20
Average rental per house	$21.85
Average rental per room	5.95

Overcrowding.

Average number of persons per home	4.11
Average number of rooms per home	3.99
Total number of sleeping rooms	5,108
Per cent of sleeping rooms inadequate area	14.5
Number of persons per sleeping room	1.86
Number of rooms where three to four people sleep	433
Number or rooms where four or more people sleep	283
Total rooms where three or more sleep	716
Per cent of rooms where three or four people sleep	8.4
Per cent of rooms where four or more people sleep	5.5
Total per cent of rooms where three or more sleep	13.9
Number of homes having unfit sleeping places	530
Per cent of families using unfit sleeping places	24.4
Total per cent of homes overcrowded	30.9

*"Good" houses were those complying with the provisions of the state housing laws, regulating sanitation and repair.

**"Fair" homes were those in general good condition, but which did not comply with the provisions of the state housing laws regulating sanitation and repair.

***"Bad" homes were those in generally dirty and insanitary condition, out of repair, and unsafe for human habitation.

Sanitation and Repair.

Total per cent of homes rated "Bad"	45.71
Total per cent of homes rated "Fair"	14.08
Total per cent of homes inspected not up to standard of state laws	59.79
Total homes having inadequate baths	1,053
Total homes having inadequate toilets	653
Per cent homes having inadequate baths	48.5
Per cent homes having inadequate toilets	30.1
Average number of persons per bath	7.54
Average number of persons per toilet	5.73

Ventilation.

Number of homes having inadequate window area	576
Per cent of homes having inadequate window area	26.5

DISCUSSION.

Homes owned and homes rented. One of the best arguments to be advanced for home ownership is contained in the conclusions arrived at from the figures of the survey. Fifty-eight and two-tenths per cent of the homes owned were found to be in good sanitary condition and to be in a state of good repair, while only 29.6 per cent of rented houses were found to be good. Of the owned homes 16.6 per cent were found in bad condition, while over three times that number of rented houses—57.8 per cent—were found in bad condition.

Out of the total number of families interviewed 84 per cent desired to own their own homes, as against 0.14 per cent who preferred to rent. 17.4 per cent of that 84 per cent wanted to own their own homes, but lacked the necessary money to make a first payment. In most cases it was found that families felt able to make the monthly payments usually required. In many cases no information could be secured because of unwillingness to discuss the subject, lack of information on the part of the housewife, etc., and these cases are covered under the heading "no data."

Of the entire number of houses inspected (exclusive of vacancies) only 18.5 per cent were owned.

Rentals. The average rental per house was found to be $21.85 per house, or $5.95 per room. Rents varied widely for the same type of house, even for the same type of house located in the same district.

Ventilation and overcrowding. The average number of rooms per house is 3.99. The average number of persons per house is 4.11. One and eighty-six hundredths persons were found to each sleeping room, which at first glance seems to be far from an overcrowded condition, but it must be taken into consideration that in the better districts often from five to eight bedrooms were found to two persons. Four hundred thirty-three sleeping rooms, or 8.4 per cent contained from three to four persons. Two hundred eighty-three sleeping rooms, or 5.5 per cent contained from four to eleven persons. Many instances of seven, eight, nine, and eleven people sleeping in one room were discovered.

Five hundred thirty "unfit" sleeping places were found to be in use. "Unfit" means places prohibited to be used for sleeping purposes by the state housing laws. (See page 7 of this report.) Twenty-four and four-tenths per cent of the families visited had unfit places for some or all of their members to sleep.

Fourteen and five-tenths per cent of the sleeping rooms not rated unfit were found to contain inadequate area for the number of occupants—60 square feet per person is required under the law.

Sanitation and Repair. Fifty-nine and seventy-nine hundredths per cent of the total number of homes inspected were found to be below the minimum standard of the state law. Forty-five and seventy-one hundredths per cent were actually "bad," while 14.08 per cent were only "fair."

Forty-eight and five-tenths per cent of the families had no baths. Thirty and one-tenth per cent had no, or only inadequate, toilets. Seven and fifty-four hundredths persons were found to each bathtub, and 5.73 for each toilet. One thousand fifty-three homes contained no baths and 653 no toilets.

Summary. The survey in general shows that while there is an appreciable decrease in the housing shortage since 1920, the numbers of available good homes at reasonable prices are not increasing in proportion to the increasing population, nor does municipal action seem adequate at present to handle the problem. The survey shows that approximately 46 per cent of the houses inspected were bad.

Figures taken from the National Census, California Supplement, for 1920 and the report of the National Bureau of Economic Research on Incomes in the United States, which give the percentage of the urban population of California as 68 per cent of the total population; and the per cent of the total population whose income is over $2,000 a year as 15 per cent, were used in computing the number of homes now needed in the state.

The survey covered only the urban population and of the urban population only that portion was represented whose incomes were $2,000 a year or less, or about 58 per cent of the total population of California were represented in the survey. Using 4.11 persons as the average to a family (see table on page 18 of this report) we have a total of approximately 483,500 families, of whom, on the basis of figures given in this survey, 46 per cent are living in bad houses which should be replaced, meaning a total of about 227,000 new homes needed in the state.

The survey further shows that about 14 per cent of the homes inspected were rated fair, and using the same method outlined in the above paragraph we would have a total of 70,000 homes in the state that should be remodeled to conform to the minimum standards of good housing.

The above estimate is very conservative since it does not take into account the housing conditions in cities of less than 2500 population, in many of which bad housing conditions exist and the majority of which come under the jurisdiction of the state housing laws.

The exact numerical shortage is not ascertainable except by the most minute and detailed survey. We have not sufficient facilities for making such a survey and it is not necessary for the purpose of this report that we arrive at exact statistics. The statistics gathered, however, show with absolute certainty that there is a shortage of, and a demand for, homes consistent with the incomes and standards of the people demanding them.

In general the survey shows the great majority of the people to be fairly well housed, but there is a considerable proportion of people of

moderate income who are inadequately housed; many of the unskilled manual wage earners are intolerably housed, and this condition, if not corrected will not be confined to its original source. Disease and crime are complements of bad housing, and if 10 per cent of the people of a city are housed in indecent, insanitary surroundings, the resulting sickness and evil will not be confined to the 10 per cent so housed, but will spread inevitably until the entire community is affected.

Senate Bill No. 53, prepared by the Commission, which extends state aid to home builders, will not reach the latter classes, who are earning precarious daily wages and whose families are so large as to make saving practically impossible. It is not intended to do so for the majority of these people would not continue making the payments necessary to retain their homes, nor would they be in a position to keep up the necessary insurance and improvements on the property. This class constitutes an increasing menace and some solution of their problem must be reached.

This bill aims to assist the man of small income to buy his home, making the initial payment small, and permitting him to make payments over a long period of time. These wage earners, fortunately in the majority, who have saved a little money and who are thrifty and willing to work hard if they see an opportunity of owning their homes, should be aided and the Commission believes that the bill providing for a 5 per cent payment on a house will reach this class of workers.

These are the people who constituted the very flower of our citizenry during the formative period of the nation's growth. There were no tenements then—crowding and elbowing each other and shutting out the light of day.

The houses that were built then were simple but they were planned along generous lines and built of enduring and honest materials. Economic conditions were such that people of moderate incomes could be adequately housed and this was one of the great contributing causes to their general progress and development.

The same general group are not now adequately housed. Economic conditions have so changed that they can not be better housed unless some financial arrangements are made whereby a long term loan at a low rate of interest can be offered. It is not possible at the present time for private enterprise to offer such an arrangement.

Something must be done, for unless the housing conditions of our people of moderate income are improved there will be no improvement in our civilization. Nothing so closely touches the individual or the race as its type of shelter—nothing has so forceful an influence on the individual as his immediate surroundings, and this is particularly true of the young individual. It is not surprising, then, that housing regulation and reform is fast coming to have a place in government policies and programs. So long as we need houses to make our workers productive, using the state's credit to finance these houses means adding to the general prosperity of the state.

The Commission considered the legislation of New York state which permitted investments by insurance companies in tenement houses and dwellings, under certain restrictions, as a great aid in relieving the shortage and therefore prepared amendments to the laws of our state to accomplish the same result. The amendments are introduced as Assembly Bills numbered 248 and 252.

LIST OF PUBLICATIONS ISSUED BY COMMISSION OF IMMIGRATION AND HOUSING OF CALIFORNIA.

(Note—The publications marked * are out of print, but are on file in the Commission library, 214 Underwood Building, San Francisco, and in the various libraries throughout the State. The others are for free distribution and may be had at any office of the Commission.)

1. *Report on Unemployment to His Excellency, Governor Hiram W. Johnson---------- 1914
2. *Advisory Pamphlet to Employers, Setting Forth State Requirements as to Labor Camp Sanitation---------- 1915
3. *First Annual Report of Commission, January 2, 1915---------- 1915
4. *Report on Relief of Destitute Unemployed, 1914-1915, to His Excellency, Governor Hiram W. Johnson---------- 1915
5. *Advisory Pamphlet on Camp Sanitation and Housing (See No. 39 below)---------- 1915
6. A. B. C. of Housing---------- 1915
7. *Plan for a Housing Survey---------- 1916
8. Second Annual Report of Commission, January 2, 1916---------- 1916
9. Immigrant Education Leaflets, 1, 2, 3 and 4---------- 1916
10. *The Home Teacher: The Act, with Working Plan and Forty Lessons in English---------- 1916
11. *Discussion of Methods for Teaching English---------- 1917
12. *Report on Experiment Made in Los Angeles in the Summer of 1917 for the Americanization of Foreign-born Women---------- 1917
13. *The Spirit of the Nation, as Expressed in Song and the Words of Famous Americans---------- 1918
14. Our Soldiers and the English Language---------- 1918
15. Report on Fresno's Immigration Problem---------- 1918
16. *A Community Survey Made in Los Angeles City---------- 1918
17. *Primer for Foreign-speaking Women: Parts 1 and 2---------- 1918
18. *State Housing Manual: The Three California Housing Laws, annotated---- 1919
19. *Americanization, the California Program---------- 1919
20. *Americanization, Suggested Lines for Speakers and Workers---------- 1919
21. Suggestions for Speakers (revised and extended)---------- 1919
22. *Manual for Home Teachers---------- 1919
23. *Heroes of Freedom, first edition (See No. 31 below)---------- 1919
24. *Annual Report of the Commission, January 2, 1919---------- 1919
25. Report on Large Landholdings in Southern California---------- 1919
26. Rules for Labor Camps---------- 1919
27. Same, Japanese Text---------- 1919
28. Same, Spanish Text---------- 1919
29. *Advisory Pamphlet on Camp Sanitation and Housing (revised)---------- 1919
30. A Suggested Program for Americanization; reprinted by permission of the General Federation of Women's Clubs---------- 1919
31. Heroes of Freedom, second edition (revised)---------- 1920
32. Bulletin of Information for Immigrants---------- 1920
33. Same, Italian Text---------- 1920
34. *Same, Spanish Text---------- 1920
35. Americanization: California's Answer ---------- 1920
36. Immigration and Housing Bulletin for September---------- 1920
37. Immigration and Housing Bulletin for November---------- 1920
38. Annual Report of the Commission, January 2, 1921---------- 1921
39. Advisory Pamphlet on Camp Sanitation and Housing (revised)---------- 1921
40. *State Housing Manual: The Three California Housing Laws, annotated---- 1922
41. Bulletin of Information for Immigrants—Spanish Text---------- 1922
42. Bulletin of Information for Immigrants—Russian Text---------- 1922

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